IN THE UNITED STATES PATENT AND TRADEMARK OFFICE §

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Examiner

Application No.: 09/699,038 Confirmation No.: 6764

Filing Date: October 27, 2000

First Named Inventor:

Robert Jay Shaw

Title:

SMART TRIGGER FOR USE IN PROCESSING BUSINESS TRANSACTIONS

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Art Unit: 3696 Atty. Dkt. No: 5053-31001 CERTIFICATE OF ELECTRONIC TRANSMISSION DATE OF DEPOSIT: I hereby certify that this correspondence is being the United States Patent Office date indicated above

Ella Colbert

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP: ISSUE FEE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicant respectfully disagrees with the Examiner's statement of reasons for allowance and/or Applicant believes that the Examiner's statement of reasons for allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest the feature of: sequentially reading at least two of the smart triggers from the first memory; and, for each of the smart triggers read from the first memory; comparing the scheduled date for processing the smart trigger to the current date; and executing the FSO related processing task associated with the smart trigger to process the data contained in the data set records associated with one or more of the data set identifiers associated with the smart trigger in response to reading the smart trigger

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from the first memory if the scheduled date of the smart trigger is equal to or before the current date, but not executing the FSO related processing task in response to reading the smart trigger from the first memory if the scheduled date of the smart trigger is after the current date.

If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-31001/EBM.

Respectfully submitted,

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